| Information to ic | dentify the case: | Last Name Social Security number or ITIN: XXX-XX-5042 EIN: Social Security number or ITIN: | | |
|---|----------------------------------|---|--|--|
| Debtor 1: | ANA MARIA OYOLA COTTO | Social Security number or ITIN: xxx-xx-9042 | | |
| Dobtor 1. | First Name Middle Name Last Name | EIN: | | |
| Debtor 2: (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN: EIN: | | |
| United States Bankruptcy Court: District of Puerto Rico | | Date case filed for chapter: 13 4/25/24 | | |
| Case number: | 24-01701 | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---|--|----------------------------------|
| 1. | Debtor's full name | ANA MARIA OYOLA COTTO | |
| 2. | All other names used in the last 8 years | aka ANA OYOLA | |
| 3. | Address | BORINQUEN VALLEY 2 466 CAPUCHINO ST CAGUAS, PR 00725 | |
| 4. | Debtor's attorney Name and address | ROBERTO FIGUEROA CARRASQUILLO PO BOX 186 CAGUAS, PR 00726-0186 | Contact phone 787 744–7699 |
| | | | Email: rfc@rfigueroalaw.com |
| | Bankruptcy trustee Name and address | OSMARIE NAVARRO MARTINEZ CHAPTER 13 TRUSTEE PO BOX 9024062 SAN JUAN, PR 00902 | Contact phone 787–977–3500 |
| | | | Email: aorecf@ch13sju.com |
| | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. | Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901 | Hours open: 8:00 AM – 4:00 PM |
| | | | Contact phone (787) 977–6000 |
| | | | Date: 4/26/24 |

For more information, see page 2

Debtor ANA MARIA OYOLA COTTO Case number 24–01701

| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not | May 30, 2024 at 08:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 284 602 1812, and Passcode 1782019222 OR, call 1 939 291–2294 | |
|---|--|--|--|
| required to do so. | | For additional meeting information go to www.justice.gov/ust/moc. | |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or | Filing deadline: 7/29/24 a discharge | |
| | a complaint if you want to have a particular debt excepted from under 11 U.S.C. § 523(a)(2) or (4). | discharge | |
| | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 7/5/24 | |
| | Deadline for governmental units to file a proof of claim: | Filing deadline: 10/22/24 | |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the consecured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy cour example, a secured creditor who files a proof of claim may surrend right to a jury trial. | paid on your claim. To be paid, you must file a debtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 9. Filing of plan | The debtor has filed a plan. The hearing on confirmation will be held on: 6/21/24 at 02:30 PM , Location: Microsoft Teams Video &, Audio Conferencing, and/or Telephonic Hearings | | |
| | An objection to confirmation of the chapter 13 plan shall be filed at confirmation. | least 7 days prior to the hearing on | |
| | The confirmation hearing may be continued by announcement at the and time without further written notice. | e confirmation hearing of the continued date | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts beld according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise. | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muly our may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed, | st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt exception 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any complaint and pay the file a motion by the deadline. | ischarged until all payments under the plan but the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If | |